## Case 20-10145-amc Doc 18 Filed 03/08/20 Entered 03/09/20 01:49:19 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re:
Case No. 20-10145-amc
Tara L. Snyder
Chapter 13

#### **CERTIFICATE OF NOTICE**

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 08, 2020.
db
                +Tara L. Snyder,
                                     2080 Garfield Avenue,
                                                              Reading, PA 19609-2010
                +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave.,
                                                                                                           Suite 100.
tr
                  Reading, PA 19606-2265
                +Bureau of Audit and Enforcement,
                                                       City of Allentown,
                                                                              435 Hamilton Street,
smg
                  Allentown, PA 18101-1603
smg
                 City Treasurer, Eighth and Washington Streets, Reading, PA 19601
                +Dun & Bradstreet, INC,
                                             3501 Corporate Pkwy, P.O. Box 520,
                                                                                       Centre Valley, PA 18034-0520
smg
                +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg
                                       633 Court Street, Second Floor, Reading, PA 19601-4300 PO BOX 89725, Sioux Falls, SD 57109-9725
                +Tax Claim Bureau,
smg
14449733
                +Bank of Missouri,
14449735
                +Direct TV,
                               PO Box 5014,
                                               Carol Stream, IL 60197-5014
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: tobykmendelsohn@comcast.net Mar 07 2020 03:06:20 BRENNA HOPE MENDELSOHN,
                                                                           Reading, PA 19601
                  Mendelsohn & Mendelsohn, PC,
                                                    637 Walnut Street,
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 07 2020 03:07:46
sma
                  Pennsylvania Department of Revenue,
                                                           Bankruptcy Division,
                                                                                     P.O. Box 280946,
                  Harrisburg, PA 17128-0946
                +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 07 2020 03:08:10
                                                                                                 U.S. Attorney Office,
smg
                c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 07 2020 03:07:53
                                                                                        Philadelphia, PA 19106-4404
                                                                                           United States Trustee,
ust
                Office of the U.S. Trustee, 200 Ch+EDI: GMACFS.COM Mar 07 2020 07:53:00
                                                                           Suite 502,
                                                  200 Chestnut Street,
                                                                                          Philadelphia, PA 19106-2908
14449732
                                                              Ally Financial,
                                                                                 200 Renaissance Ctr,
                  Detroit, MI 48243-1300
                +EDI: BL-BECKET.COM Mar 07 2020 07:53:00
14449734
                                                                 Capital One NA,
                                                                                     c/o Becket and Lee LLP,
                  PO BOX 3001,
                                  Malvern, PA 19355-0701
                 EDI: BL-BECKET.COM Mar 07 2020 07:53:00
14458003
                                                                 Capital One, N.A.,
                                                                                        c/o Becket and Lee LLP,
                  PO Box 3001, Malvern PA 19355-0701
14454797
                +EDI: AIS.COM Mar 07 2020 07:53:00
                                                          Directv, LLC,
                                                                            by American InfoSource as agent,
                  4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
                 EDI: JEFFERSONCAP.COM Mar 07 2020 07:53:00
14478133
                                                                    Jefferson Capital Systems LLC.
                                                                                                         Po Box 7999,
                  Saint Cloud Mn 56302-9617
                 E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 07 2020 03:08:04
14478133
                                                                                       Jefferson Capital Systems LLC,
                  Po Box 7999, Saint Cloud Mn 56302-9617
                +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 07 2020 03:12:45
14449737
                                                                                                    LVNV Funding,
                  PO Box 1269, Greenville, SC 29602-1269
14455049
                 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 07 2020 03:12:46
                                                                                                    LVNV Funding, LLC,
                 Resurgent Capital Services, PO
EDI: PRA.COM Mar 07 2020 07:53:00
                                                  PO Box 10587,
                                                                    Greenville, SC 29603-0587
                                                           Portfolio Recovery,
14449740
                                                                                   PO Box 41067,
                                                                                                    Norfolk, VA 23541
14463638
                 EDI: PRA.COM Mar 07 2020 07:53:00
                                                           Portfolio Recovery Associates, LLC,
                                                                                                    POB 41067,
                  Norfolk VA 23541
                +E-mail/Text: colleen.atkinson@rmscollect.com Mar 07 2020 03:09:00
14449738
                  Patient First c/o Receivables Management, PO BOX 73810, Richmond, VA 23235-8047
                +E-mail/Text: blegal@phfa.org Mar 07 2020 03:07:56
14449739
                                                                            Pennsylvania Housing Finance Agency,
                211 North Front Street, Harrisburg, PA 17101-1406
+EDI: AIS.COM Mar 07 2020 07:53:00 TMobile, 451
                                                                     4515 N. Sana Fe Avenue,
14449741
                  Oklahoma City, OK 73118-7901
                                                                                                    TOTAL: 17
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14449736
                 Keystone Orthopedic Specialists, 2201 Ridgewood Road STE 250,
                                                                                         IL 61400
                                                                                                    TOTALS: 1, * 0, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2020 Signature: /s/Joseph Speetjens

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District/off: 0313-4 User: Keith Page 2 of 2 Date Rcvd: Mar 06, 2020

Form ID: 309I Total Noticed: 25

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2020 at the address(es) listed below:

BRENNA HOPE MENDELSOHN on behalf of Debtor Tara L. Snyder tobykmendelsohn@comcast.net
REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to identify the case:							
Debtor 1	Tara L. Snyder	Social Security number or ITIN xxx-xx-0984					
	First Name Middle Name Last Name	EIN					
Debtor 2		Social Security number or ITIN					
(Spouse, if filing)	First Name Middle Name Last Name	EIN					
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 1/9/20					
Case number: 20–10145–amc							

### Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Tara L. Snyder	
2.	All other names used in the last 8 years		
3.	Address	2080 Garfield Avenue Reading, PA 19609	
4.	<b>Debtor's attorney</b> Name and address	BRENNA HOPE MENDELSOHN Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Contact phone 610–374–8088
			Email: tobykmendelsohn@comcast.net
5.	Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313
			Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M; Reading Office 8:00 A.M. to 4:30 P.M.
			Contact phone (610)2085040
			Date: 3/6/20

For more information, see page 2

Debtor Tara L. Snyder Case number 20–10145–amc

7	Meeting of creditors		Location:	
/.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint	March 31, 2020 at 2:30 PM	2901 St. Lawrence Ave, Reading, PA 19606	
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
	<b>Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 5/30/20	
		You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		<ul> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/19/20	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 7/7/20	
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$350.00 The hearing on confirmation will be held on: 5/21/20 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Reading		
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11	11. Filing a chapter 13 bankruptcy case  Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing debtor will remain in possession of the property and may continue to operate the business, if any, unless court orders otherwise.		s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
The law allows debtors to keep certain property as exempt. Fully exempt property will not be s to creditors, even if the case is converted to chapter 7. Debtors must file a list of property clair You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you be does not authorize an exemption that debtors claimed, you may file an objection by the deadli		st file a list of property claimed as exempt.  www.pacer.gov. If you believe that the law		
Howare as 523		Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.		